

Answers to Questions we Have Been Asked

What Do I Do to Become a Member?
All that is necessary is to go to our bank, ask to be enrolled as a member and make the first week's payment according to the Class you desire to join.

What is the Purpose of the Savings Club?

The purpose is to help you and others accumulate a fund for Payment of Taxes, Christmas, Vacation or other purposes.

In What Manner Does the Savings Fund Accomplish this Purpose.

By each member paying in a small sum each week. At the close of the club each member will receive the total amount paid in as named in Classes outline above.

Is There a Membership Fee or Is There Any Cost to Join?

No.

How Are the Payments to be Made?
Weekly or in advance for as many weeks as you desire.

What Will Happen if I Cannot Keep up My Payments or Discontinue?

If for any reason you discontinue your payments you will be paid the amount you have paid in, at the period when the Club closes.

When and How Can I Withdraw?
Under no circumstances will any withdrawals, either in whole or in part, be allowed. What you deposit will be held for you until the club closes.

What Form of Receipt do I Get When I Make Payments?

You will receive a membership card showing the payments, the date payments are to be made, and the total amount paid in.

What Would Happen if Card Was Lost, Stolen or Destroyed?

As we have a complete record of the payments of every member we will pay you whether you have your card or not—UPON PROPER IDENTIFICATION.

Can I Become a Member of More Than One Class?

Yes: You can join one or all of the classes.

For further particulars visit our bank, and you will be most courteously received, and any further details explained in reference to this excellent system, which has guided many to the road of wealth.

LITTLE BEGINNINGS
"A grain of corn brings forth an ear
Work day after day dug the Panama Canal
Brick upon brick builds the sky-scrapers
Saving dollar upon dollar, brings business success"

You always NEED MONEY Here is an Easy and Sure way to Get It--JOIN OUR

Christmas Savings Club

NOW FORMING

Club Commences February 14th and Closes November 27th, 1916

Class 1. Pay 1c the first week, 2c the second week, 3c the third week and so on up for 42 weeks, ending with payment of 42c. for last week, and you will receive \$9.03.

Class 2. Pay 2c. the first week, 4c. the second week, 6c. the third week, and so on up for 42 weeks, ending with payment of 84c. for the last week, and you will receive \$18.06.

Class 5. Pay 5c. the first week, 10c. the second week, 15c. the third week, and so on up for 42 weeks, ending with payment of \$2.10 for last week, and you will receive \$45.15.

Class 1A. Pay 42c. the first week, 41c. the second week, 40c. the third week, and so on down for 42 weeks, ending with payment of 1c. for the last week, and you will receive \$3.03.

Class 2A. Pay 84c the first week, 82c. the second week, 80c. the third week, and so on down for 42 weeks, ending with payment of 2c for the last week, and you will receive \$18.06.

Class 5A. Pay \$2.10 the first week, \$2.05 the second week, \$2.00 the third week, and so on down for 42 weeks ending with payment of 5c. for the last week, and you will receive \$45.15.

Class 25. Pay 25c each week for 42 weeks, and you will receive \$10.50.

Class 50. Pay 50c each week for 42 weeks, and you will receive \$21.00.

YOU MAY JOIN AS MANY CLASSES AS YOU WISH

If payments are not kept up, you will receive at the end of 42 weeks, the full amount you have paid in.

Payments must be made every week, or may be made in advance.

Is it possible to think of an EASIER and SURER WAY to save money for Taxes, Christmas Presents, Vacation Expenses or any other purpose?

JOIN THIS CLUB YOURSELF.

Get everyone in the family to join. Show this to your friends and get them to join.

EVERYBODY IS WELCOME TO JOIN

Our Savings Club Opens Feb. 14th. Call and Let Us Tell You About Our Plan and Enter You as a Member

Make Your Christmas a Merry One

FIRST BANK & TRUST COMPANY

J. MACK RHODES, Cashier

HENDERSONVILLE, N. C.



When constipation
causes headache use

**Rexall
Orderlies**

The laxative tablet
with the pleasant taste

10¢ 25¢ 50¢

W. H. JUSTUS

THE REXALL STORE

We have the exclusive selling rights for this great laxative.

Trial size, 10 cents.

The Minister, His Duty, His Influence; His Responsibility

The following paper was read before the Hendersonville Ministerial association at its regular meeting Monday, February 7th, by Rev. W. S. Martin, of the Methodist church:

We do not propose to consider each of these separately or distinct, but as they in their inseparable relationship blend together, and reveal the fact that the one is the natural outgrowth of the other.

Duty must be his watchword; his influence must be the revelation of his character; and his responsibility must grow out of his estimate of duty and the extent of his influence on his day and generation.

There has never been perhaps a period in human history, when the minister, or the man who stands before men as the mouth-piece of God has not exerted a strong and peculiar influence on men.

He has always been respected and revered, because men have felt and believed him to be Divine in his intentions, and therefore influential with God.

Not only so, but the minister assumes a Divine relationship as a profession, based on a Divine call, not only to live and work for the promotion of Divine impression on the race, but in all the relations of God to men and men to God, he is expected to shed light and hope on life's pathway, so as to inspire human hearts, that the race may be civilized and elevated to that pinnacle of conscious being which renders human kind distinguished and distinct from all other orders of being.

According to the Divine Word, God has been communing with men from the very dawn of creation, and that communion has always been through some distinct and Divinely coupled personage.

This as a Divine method, lead men to seek Divine light through this medium, hence the ministry as a Divine order.

In every age of the world, he has been honored and loved.

It may also be stated in this connection, that the more consistent and correct have been ministerial life, the more wonderful and Divine have been ministerial influence, and the nobler and purer have been civil governments, and the stronger have been social and family ties.

On careful examination it will be found that the best and the most lasting virtues, developed in the human race, have an inseparable connection with the ministerial life.

As short coming, and as imperfect a has been priestly character, still the very best there is in human life, stands inseparably related to ministerial influence, and achievement.

There has never been a day in human history, when a high type of min-

isterial life stood for more than it does today, and there has never been a time when the condition of the world called for it more loudly than now.

If the world progresses, and the race continues to travel toward God, and toward a spiritual destiny, then judging of the future by the past, we believe the ministry must lead the van and ever continue the medium between the Divine and the human.

The highest possible conceptions of which the minister is capable, with reference to his relationship to God and men, should be entertained by him.

A consciousness of this will determine the depth of his convictions concerning his duty.

He cannot be honest with himself short of this. Nothing in his life ever assumes the form of duty, beyond a consciousness of his relationship to God and men.

His love for men, is conditioned on his love for God, and his love for God's to be measured by his consciousness of God, in the form of an experience.

This must become the standard gauge of life, and of course will determine his attitude toward all questions involving duty.

If all this is profound, and is imbibed by him, until he assimilates it, and his Christian conviction becomes not only part of him, but the governing force of his life, burning into the very recesses, or fiber of his being, then the voice of duty will be to him no uncertain sound.

He will then have a message for men, when ever, and where ever he goes, and his very life will become an expression of the gospel he preaches.

Of course this will not screen him from the burning heat of criticism, or place him on ground where men will always understand him, but it will place him where he can understand himself, because to him the voice of God will always be audible, and supreme.

Bearing this relation to God, and knowing what his duty is, he will like Paul always have the courage to perform it.

He will have very little trouble in settling his attitude toward any question.

This is the Pauline standard. Not only is this the standard by which the minister can determine duty, but it puts duty beyond debate in the life of any man.

If the minister lives up to this experimental standard, then will he be able to emphasize it, and demonstrate it to others, and in this way he becomes a Divine medium.

Such a life will not, yes it cannot be fruitless.

This as a ministerial qualification is absolutely essential to success.

No man can lead others to God, un-

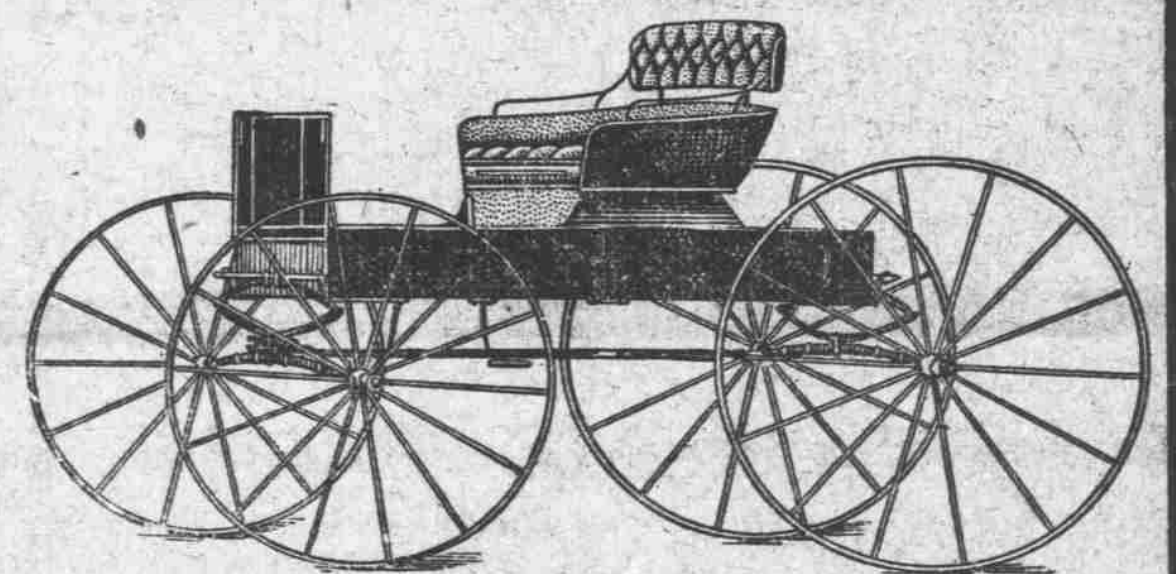
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Malcolm McKay, Manager

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10 CENT "CASCARETS" FOR LIVER AND BOWELS

Cure Sick Headache, Constipation,
Biliousness, Sour Stomach, Bad
Breath—Candy Cathartic.

No odds how bad your liver, stomach or bowels; how much your head aches, how miserable you are from constipation, indigestion, biliousness and sluggish bowels—you always get relief with Cascarets. They immediately cleanse and regulate the stomach, remove the sour, fermenting food and foul gases; take the excess bile from the liver and carry off the constipated waste matter and poison from the intestines and bowels. A 10-cent box from your druggist will keep your liver and bowels clean; stomach sweet and head clear for months. They work while you sleep.

HONOR ROLL OF THE FLAT ROCK GRADED SCHOOL.

First Grade—Fred Thomas, Irene Jones, John Perry, Robert Bell.
Second Grade—Jeraldine Edney.
Third Grade—Edwin Drake, Martin Garren, Gertrude Hollingsworth.
Fourth Grade—Owen Reed, Dorothy Thomas, Louise Perry.
Fifth Grade—Carl Drake, Parker Lockaby, Viola Hollingsworth, Thelma Williams.
Sixth Grade—Helen Jones, Marguerite Thomas, Elsie Peace, Charlie Johnson.
Seventh Grade—Dolly Jones, Nellie Thomas, Nana Hollingsworth.
Eighth Grade—Dollie Brookshire, Nellie Peace, Dorothy Hollingsworth, Meredith Freeman.
Ninth Grade—Norman Jones, Bertha Justus.

MRS. MELTON'S LETTER

To Tired Worn-out Mothers

Jackson, Miss.—"I shall feel repaid for writing this letter if I can help any tired, worn-out mother or housekeeper to find health and strength as I have. "I have a family of five, sew, cook and do my housework and I became very much run-down in health. A friend asked me to try Vinol. I did so and now I am well and strong and my old time energy has been restored. Vinol has no superior as a tonic for worn-out, run-down, tired mothers or housekeepers." Mrs. J. N. MELTON, Jackson, Miss.

JUSTUS PHARMACY.

(Continued on Page 8.)